



# Report of the Trustees

The trustees are amenable to the Charge Conference and as such are required to make an annual report

(¶ 2550). Additional reports should be made as requested by the Charge Conference or Church Council or equivalent. Numbers in parentheses refer to paragraphs in the 2016 Book of Discipline.

*Copies of this report should be filed with the recording secretary, pastor, district superintendent and the board of trustees.*

\_\_\_\_\_ Church \_\_\_\_\_ Charge  
 \_\_\_\_\_ District \_\_\_\_\_ Annual Conference

For the period beginning \_\_\_\_\_, and ending \_\_\_\_\_  
DATE OF PRIOR CHARGE CONFERENCE DATE OF CURRENT CHARGE CONFERENCE

1. Organization for the present conference year was effective (date) \_\_\_\_\_, by electing the following officers (no less than three, and up to nine persons):

	Name	Term Expires
President	_____	_____
Vice President	_____	_____
Secretary	_____	_____
Treasurer	_____	_____
Member	_____	_____
Member	_____	_____
Member	_____	_____
Member	_____	_____
Member	_____	_____

2. Is the local church incorporated (¶2529.1a)?  Yes  No

3. a. Name or names in which title to each piece of property is recorded, as shown by civil land records (¶¶2536, 2538):

	Name(s)	Office	Book	Page
Church Buildings	_____	_____	_____	_____
Church Buildings	_____	_____	_____	_____
Parsonages	_____	_____	_____	_____
Parsonages	_____	_____	_____	_____
Other	_____	_____	_____	_____
Other	_____	_____	_____	_____

b. Who is the custodian of deeds and other legal papers?

c. Where are they kept?

4. Does each deed contain trust clause (¶2503)?  Yes  No

5. Do you have a long-term plan for the replacement of facilities and equipment as they deteriorate?  Yes  No

6. a. Insurance (¶2533.2, 2550.7)

Item Insured/ Insurance	Replacement Value	Amount of Coverage	Type of Coverage	Company	Restricted By Coinsurance (Yes or No and amount)		Expires When
Church Buildings	\$	\$			Y <input type="checkbox"/>	Amount:	
					N <input type="checkbox"/>		
Parsonages	\$	\$			Y <input type="checkbox"/>	Amount:	
					N <input type="checkbox"/>		
Church Furnishings and Equipment	\$	\$			Y <input type="checkbox"/>	Amount:	
					N <input type="checkbox"/>		
Parsonage Furnishings and Equipment	\$	\$			Y <input type="checkbox"/>	Amount:	
					N <input type="checkbox"/>		
Vehicle(s)	\$	\$			Y <input type="checkbox"/>	Amount:	
					N <input type="checkbox"/>		
General Liability		\$			Y <input type="checkbox"/>	Amount:	
					N <input type="checkbox"/>		
Worker's Compensation					Y <input type="checkbox"/>	Amount:	
					N <input type="checkbox"/>		
Directors and Officers/Errors and Omissions/Crime		\$			Y <input type="checkbox"/>	Amount:	
					N <input type="checkbox"/>		
Professional Liability Coverage (Including Sexual Misconduct)		\$			Y <input type="checkbox"/>	Amount:	
					N <input type="checkbox"/>		

b. Have the buildings been inspected for fire and other safety hazards within the past year?  Yes  No

c. Have you assessed the of replacement value within the last 5 years?  Yes  No

d. Who performed the assessment?

e. Does the church have a Safe Sanctuary Policy?  Yes  No

f. Is the amount of insurance adequate?  Yes  No (See page 3 - Minimum Insurance Requirements)

7. a. Has an annual accessibility audit for church properties been conducted (§ 2533.6)?  Yes  No  
(attach as a report; an example accessibility audit form may be found at <http://www.gcfa.org/forms-and-resources> )

b. If needed, have you developed an accessibility plan?  Yes  No (Attach plan)

8. Provide a detailed list of income-producing and permanent funds:

Item	Date Received	Amount	Where Invested	Income	How Income is Used for Ministry

(Attach as a supplement a statement "clarifying the manner in which these investments made a positive contribution toward the realization of the goals outlined in the Social Principles of the church and showing the investments are socially responsible..." § 2533.5 and § 2550.9)

President of Trustees \_\_\_\_\_

Printed Name: \_\_\_\_\_

Date: \_\_\_\_\_

## Annual Report of the Board of Trustees, 2017-2020

Prepared and edited by the General Council on Finance and Administration and authorized as the official form for this purpose.

# United Methodist Church

## Minimum Insurance Requirements

The Book of Discipline requires local church trustees to annually review and report on the adequacy of local church property and liability insurance coverage “to ensure that the church, its properties, and its personnel are properly protected against risks.” Since 1797, the Book of Discipline has provided that the property and assets of local churches are held in trust for the benefit of the denomination. Inadequate insurance puts local church property and assets at risk, including the denomination’s trust interest therein. Therefore, in representing the denomination’s trust interest, the following minimum insurance requirements are adopted for local churches:

**COMMERCIAL PROPERTY & LIABILITY PACKAGE POLICY**, to include the following minimum limits:

### *Property*

- Buildings, Pipe Organs & Contents - Insured to Replacement Value, “Special Risk” Coverage
- All Church buildings should have an updated replacement cost valuation every five (5) years.
- The replacement cost valuation must be updated within 180 days if additional square footage is added.

### *Liability*

• Commercial General Liability	Occurrence	\$1,000,000	Aggregate	\$3,000,000
• Pastoral Counseling Liability	Occurrence	\$1,000,000	Aggregate	\$3,000,000
• Hired and Non Owned Auto Liability	Occurrence	\$1,000,000	Aggregate	\$3,000,000
• Employee Benefits Liability (EBL)	Occurrence	\$1,000,000	Aggregate	\$1,000,000
• Medical Payments		\$10,000		
• Sexual Misconduct Liability	Occurrence	\$1,000,000	Aggregate	\$2,000,000
• Crime / Employee Dishonesty	Occurrence	\$25,000		

**DIRECTORS’ & OFFICERS / EMPLOYMENT PRACTICES LIABILITY**, to include the following minimum limits:

- Directors’ & Officers / Employment Practices Liability     \$1,000,000 (including Sexual Harassment)

**UMBRELLA / EXCESS LIABILITY**, An Umbrella / Excess Liability policy is suggested for all churches and required for those with a membership of five-hundred (500) or more.

If applicable, this excess policy must extend over Commercial General Liability, Pastoral Counseling, Employee Benefits Liability, Owned Auto, Hired & Non-Owned Auto and Workers Compensation. A higher per occurrence limit may be appropriate based on specific risk characteristics such as church size and/or scope of operations and ministries.

**WORKERS’ COMPENSATION / EMPLOYERS LIABILITY INSURANCE**, as required by state law. **Every church** should have an in force Workers’ Compensation policy. By North Carolina Law, if you pay three people in a year – example – Part time Janitor, Part time Music Director, and Part time Landscaper – you are required to carry Workers’ Compensation, unless the person(s) provide a valid Certificate of Insurance showing evidence that they have Workers’ Compensation Coverage in force. Providing a 1099 or Independent Contractor status DOES NOT exempt you from this law. All coverages and policies should be underwritten by an Admitted Carrier, licensed in the State of North Carolina, and carry an A.M. Best’s Financial Rating of “A” or better.

- |                             |               |             |
|-----------------------------|---------------|-------------|
| • Bodily Injury by Accident | Each Accident | \$1,000,000 |
| • Bodily Injury by Disease  | Policy Limit  | \$1,000,000 |
| • Bodily Injury by Disease  | Each Employee | \$1,000,000 |

**COMMERCIAL AUTOMOBILE LIABILITY**, applicable only if the church owns an automobile; to include the following minimum limits:

- Limit of Liability     \$1,000,000